

Certificate Number: 17572-NJ-DE-030123264

Bankruptcy Case Number: 17-30108



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 3, 2017, at 6:04 o'clock PM PDT, Raymond D Calkin completed a course on personal financial management given by internet by Dollar Learning Foundation, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 3, 2017 By: /s/Judy Alexander

Name: Judy Alexander

Title: Counselor